Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 1 of 34

| Official Form 1 (1/08)   |                                | <u>ocumen</u>                                       |                        | Page 1 of   | 34                              |                          |                                    |               |
|--|--------------------------------|---|------------------------|---|---------------------------------|--------------------------|------------------------------------|---------------|
|  | United States<br>RTHERN DISTRI | _   | •                      |   |                                 |                          | Voluntary 1                        | Petition      |
| NOI  | IS                             |   |                        |   |                                 |                          |                                    |               |
| Name of Debtor (if individual, enter Last, First, M  |                                | Name of Joint Debtor (Spouse)(Last, First, Middle): |                        |   |                                 |                          |                                    |               |
| Wirth, Nicholas J.   |                                | Wirth, Lin  |                        |   |                                 |                          |                                    |               |
| All Other Names used by the Debtor in the la (include married, maiden, and trade names): <b>NONE</b> | ast 8 years                    |   |                        | All Other Names<br>(include married, m<br>NONE  |                                 |                          | the last 8 years                   |               |
| Last four digits of Soc. Sec. or Indvidual-Taxpayer I (if more than one, state all): 6394            |                                | Last four digits of S                               |                        | vidual-Taxpayer I   | I.D. (ITIN) No./Complete        | EIN                      |                                    |               |
| Street Address of Debtor (No. & Street, City  4002 Landings Court                                    | , and State):                  |   |                        | Street Address of 4002 Landing  | Joint Debtor                    | (No. & Stre              | eet, City, and State):             |               |
| McHenry IA   |                                | McHenry IL  | gs court               |   |                                 | ZIPCODE<br>60050         |                                    |               |
| County of Residence or of the  |                                | County of Reside                                    |                        |   |                                 |                          |                                    |               |
| Principal Place of Business: <b>McHenz</b> Mailing Address of Debtor (if different from s            |                                |   |                        | Principal Place of<br>Mailing Address   |                                 | McHenry                  | nt from street address):           |               |
| SAME   | street address).               |   |                        | AME   | or John Debi                    | OI (II diliteren         | it from street address).           |               |
|  |                                | ZIPCODE   |                        |   |                                 |                          |                                    | ZIPCODE       |
| Location of Principal Assets of Business Deb<br>(if different from street address above): NOT APP    | otor<br>PLICABLE               | <u> </u>  |                        |   |                                 |                          |                                    | ZIPCODE       |
| Type of Debtor (Form of organization)  | Nature of                      | Business  |                        |   | Chapter of I                    |                          | ode Under Which<br>(Check one box) |               |
| (Check <b>one</b> box.)  | Health Care Busin              | <i></i>   |                        | Chapter 7   |                                 |                          | Chapter 15 Petition for            | Pagagnition   |
| ☐ Individual (includes Joint Debtors)  | Single Asset Real              | Estate as define                                    | ed .                   | Chapter 9   |                                 |                          | of a Foreign Main Pro              |               |
| See Exhibit D on page 2 of this form.  | in 11 U.S.C. § 10              |   |                        | ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition   |                                 |                          |                                    | Recognition   |
| Corporation (includes LLC and LLP)  Partnership  | Railroad                       |   |                        | Chapter 12  |                                 |                          | f a Foreign Nonmain I              |               |
| Other (if debtor is not one of the above   | Stockbroker                    |   |                        | Chapter 1.  | Nature of                       | Debts (Che               | eck one box)                       |               |
| entities, check this box and state type of   | Commodity Broke                |   |                        | Debts are primarily consumer debts, defined Debts are primarily   |                                 |                          | are primarily                      |               |
| entity below   | Clearing Bank                  |   |                        | in 11 U.S.C.  | . § 101(8) as                   | "incurred by ar          | n busine                           | ess debts.    |
|  | Other                          |   |                        | individual p<br>or household  | •                               | personal, fami           | ly,                                |               |
|  |                                | npt Entity if applicable.)                          |                        |   |                                 | ter 11 Debtor            | s:                                 |               |
|  | Debtor is a tax-ex             | empt organization                                   | on (                   | Check one box:  |                                 |                          |                                    |               |
|  | under Title 26 of              | the United State                                    | °  -                   | =   |                                 |                          | U.S.C. § 101(51D).                 |               |
|  | Code (the Interna              | l Revenue Code                                      | ). L                   | Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   |                                 |                          |                                    |               |
| Filing Fee (Check  | one box)                       |   | (                      | Check if:   |                                 |                          |                                    |               |
| Full Filing Fee attached   |                                |   |                        | Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.     |                                 |                          |                                    |               |
| Filing Fee to be paid in installments (applicable attach signed application for the court's consider | •                              |   |                        | owed to insiders or animates) are less than \$2,190,000.  |                                 |                          |                                    |               |
| is unable to pay fee except in installments. Rule  |                                |   |                        | Check all applicable boxes:   |                                 |                          |                                    |               |
| Filing Fee waiver requested (applicable to chapt   | er 7 individuals only). M      | lust  |                        | A plan is being filed with this petition  |                                 |                          |                                    |               |
| attach signed application for the court's considera  | ation. See Offi cial Form      | 3B.   | L                      | Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |                                 |                          |                                    | ore           |
|  |                                |   |                        | classes of cred   | itors, in acco                  | rdance with 11           | п                                  | COURTINE ONLY |
| Statistical/Administrative Information   | 4. 4                           |   |                        |   |                                 |                          | THIS SPACE IS FOR O                | OURT USE ONLY |
| Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert    |                                |   | اه ادنوسور             | hana rrill ha na fand   | a availabla fan                 |                          |                                    |               |
| distribution to unsecured creditors.   | y is excluded and admin        | istrative expense                                   | es paid, ti            | nere will be no fund  | s available for                 |                          | <u> </u>                           |               |
| Estimated Number of Creditors  | П                              |   | 1                      | П   | П                               |                          |                                    |               |
| 1-49 50-99 100-199 200-9   | <u> </u>                       | 5,001-  | 10,001-<br>25,000      | 25,001-<br>50,000   | 50,001-<br>100,000              | Over<br>100,000          |                                    |               |
| Estimated Assets   |                                |   | _                      |   |                                 |                          | 1                                  |               |
| \$0 to \$50,001 to \$100,001 to \$500,   |                                |   | \$50,000,0             |   | \$500,000,001                   | More than                |                                    |               |
| \$50,000 \$100,000 \$500,000 to \$1 millio   | to \$10<br>n million           |   | to \$100<br>million    | to \$500<br>million   | to \$1 billion                  | \$1 billion              |                                    |               |
| Estimated Liabilities  | П                              |   |                        | П   | П                               |                          |                                    |               |
| \$0 to \$50,001 to \$100,001 to \$500,000 to \$1   | \$1,000,001<br>to \$10         |   | \$50,000,0<br>to \$100 | \$100,000,001<br>to \$500   | \$500,000,001<br>to \$1 billion | More than<br>\$1 billion |                                    |               |
| millio   | n million                      | million   | million                | million   |                                 |                          | 1                                  |               |

Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main
Official Form 1 (1/08) Document Page 2 of 34 FORM B1, Page 2

| Document (1/00)  | ciil i age 2 0i 34                           | TORWI DI, 1 age 2                             | - |  |
|--|--|---|---|--|
| <b>Voluntary Petition</b>  | Name of Debtor(s):                           | and   |   |  |
| (This page must be completed and filed in every case)  Nicholas J. Wirth and Linda D. Wirth  |  |   |   |  |
| All Prior Bankruptcy Cases Filed Within Last 8 Ye  |  | lditional sheet)                              |   |  |
| Location Where Filed:  | Case Number:                                 | Date Filed:                                   |   |  |
| NONE   |  |   |   |  |
| Location Where Filed:  | Case Number:                                 | Date Filed:                                   |   |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of   | this Debtor (If more than                    | one, attach additional sheet)                 | _ |  |
| Name of Debtor:  | Case Number:                                 | Date Filed:                                   |   |  |
| NONE   |  |   |   |  |
| District:  | Relationship:                                | Judge:  |   |  |
| Exhibit A  |  | Exhibit B                                     | _ |  |
| (To be completed if debtor is required to file periodic reports  | (To be comp                                  | pleted if debtor is an individual             |   |  |
| (e.g., forms 10K and 10Q) with the Securities and Exchange   |  | are primarily consumer debts)                 |   |  |
| Commission pursuant to Section 13 or 15(d) of the Securities<br>Exchange Act of 1934 and is requesting relief under Chapter 11)                                |  | d in the foregoing petition, declare that I   |   |  |
| Exchange 1st of 1754 and is requesting roller under Chapter 11)  | *  | or she] may proceed under chapter 7, 11, 12   |   |  |
|  |  | and have explained the relief available under |   |  |
|  | •  | t I have delivered to the debtor the notice   |   |  |
| _  | required by 11 U.S.C. §342(b).               |   |   |  |
| Exhibit A is attached and made a part of this petition   | X /s/ Laurence A. Wi                         | lbrandt                                       |   |  |
|  | Signature of Attorney for Debtor(s)          | Date  |   |  |
|  | Exhibit C                                    |   |   |  |
| Does the debtor own or have possession of any property that poses or is alleg  | ged to pose a threat of imminent and ident   | ifiable harm to public health                 |   |  |
| or safety?   |  |   |   |  |
| <ul><li>Yes, and exhibit C is attached and made a part of this petition.</li><li>No</li></ul>  |  |   |   |  |
|  | Exhibit D                                    |   | _ |  |
| (To be completed by every individual debtor. If a joint petition is filed, each  | spouse must complete and attach a separ      | ate Exhibit D.)                               |   |  |
| Exhibit D completed and signed by the debtor is attached and made p. If this is a joint petition:  | part of this petition.                       |   |   |  |
| Exhibit D also completed and signed by the joint debtor is attached a  | nd made a part of this petition.             |   |   |  |
|  | Regarding the Debtor - Venue                 |   |   |  |
|  | x any applicable box)                        | 400 1 1 1 1                                   |   |  |
| Debtor has been domiciled or has had a residence, principal place of busine preceding the date of this petition or for a longer part of such 180 days the      |  | or 180 days immediately                       |   |  |
| ☐ There is a bankruptcy case concerning debtor's affiliate, general partner,   | or partnership pending in this District.     |   |   |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of b  | ousiness or principal assets in the United S | States in this District, or has no            |   |  |
| principal place of business or assets in the United States but is a defendant  | nt in an action proceeding [in a federal or  | state court] in this District, or             |   |  |
| the interests of the parties will be served in regard to the relief sought in  | this District.                               |   |   |  |
|  | Resides as a Tenant of Residential Pr        | operty  |   |  |
| Landlord has a judgment against the debtor for possession of debto   | •  | he following )                                |   |  |
| Landord has a judgment against the debtor for possession of debto  | i s residence. (II box enceked, complete ii  | ic following.)                                |   |  |
|  | (Name of landlord that obtain                | ed judgment)                                  | — |  |
|  | (Tunic of fundiora that obtain               | ou judginom)                                  |   |  |
|  | (Address of landlord)                        |   |   |  |
| Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession                         |  | *   |   |  |
| Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. |  |   |   |  |
| ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).  |  |   |   |  |

Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Official Form 1 (1/08) Document Page 3 of 34 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Nicholas J. Wirth and (This page must be completed and filed in every case) Linda D. Wirth **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Nicholas J. Wirth Signature of Debtor (Signature of Foreign Representative)  $\mathbf{X}$  /s/ Linda D. Wirth Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer  $\mathbf{X}$  /s/ Laurence A. Wilbrandt I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Laurence A. Wilbrandt 06192491 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Laurence A. Wilbrandt, Ltd. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 65 S. Virginia Street 60014 Crystal Lake IL Printed Name and title, if any, of Bankruptcy Petition Preparer 815-459-2721 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared

or assisted in preparing this document unless the bankruptcy petition

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

preparer is not an individual.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| nre <b>Nicholas J. Wirth</b> | Case No.  |
|------------------------------|-----------|
| and                          | Chapter 7 |
| Linda D. Wirth               |           |
| Debtor(s)                    |           |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.  |
|--|
| 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. |
| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]  |

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit briefing.

| B 1D (Official Fore 引驱和的的 (短縮   | .63 Doc 1  | Filed 12/01/09<br>Document   | Entered 12/01/09 10:33:48<br>Page 5 of 34   | Desc Main |
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| [Must be accompanied by a motion for Incapacity.  so as to be incapable Disability. (Incapanable effort, to | r determination by<br>(Defined in 11 U.S<br>e of realizing and r<br>Defined in 11 U.S. | the court.] S.C. § 109 (h)(4) as impaire making rational decisions w.C. § 109 (h)(4) as physical edit counseling briefing in p | se of: [Check the applicable statement]  ed by reason of mental illness or mental defice the respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.) | er        |
| 5. The United States of 11 U.S.C. § 109(h) does not apply   |  | ptcy administrator has dete  | ermined that the credit counseling requiremen   | nt        |
| I certify under penalty of p  | erjury that the in   | formation provided abov  | e is true and correct.  |           |
| Signature of Debtor: /s/ Lin  | nda D. Wirt  | :h   |   |           |
| Date:   |  |  |   |           |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| n re | Nicholas | J.  | Wirth |           |  |   | Case No |   |
|------|----------|-----|-------|-----------|--|---|---------|---|
|      | and      |     |       |           |  |   | Chapter | 7 |
|      | Linda D. | Wir | rth   |           |  |   |         |   |
|      | -        |     |       | Debtor(s) |  | _ |         |   |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.   |
|--|
| 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. |
| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]  |

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit briefing.

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| Must be accompanied by a me Incap so as to be in Disa reasonable ef | otion for determination by to<br>pacity. (Defined in 11 U.S.)<br>capable of realizing and manability. (Defined in 11 U.S.C | the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p | d by reason of mental illness or mental defice the respect to financial responsibilities.); by impaired to the extent of being unable, after erson, by telephone, or through the Internet.) | er        |
| 5. The United of 11 U.S.C. § 109(h) does not                        | •  | tcy administrator has dete   | rmined that the credit counseling requiremen  | nt        |
| I certify under penal   | ty of perjury that the info  | ormation provided abov   | e is true and correct.  |           |
| Signature of Debtor: /s   | / Nicholas J. W  | irth   |   |           |
| Date:   |  |  |   |           |

# FORM B6A (Official Form 6A) (12/07/75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 8 of 34

| In re Nicholas J. Wirth and Linda D. Wirth | , Case No  |
|--|------------|
| Debtor(s)                                  | (if known) |

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property   | Nature of Debtor's Interest in Property  Husband Wife Joint- Community | W Deducting any<br>Secured Claim or | Amount of<br>Secured Claim |
|--|--|-------------------------------------|----------------------------|
| 4002 Landings Court, McHenry, IL 60050 |  | \$ 178,300.00                       | \$ 178,300.00              |
|  | 1  | I .                                 |                            |

TOTAL \$
(Report also on Summary of Schedules.)

178,300.00

| 6B (Official Form 6) ASB, 09-75363 | Doc 1 | Filed 12/01/09 | Entered 12/01/09 10:33:48 | Desc Main |
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| 52 (Gillolai i Gilli 62) (1267)    |       | Document       | Page 9 of 34              |           |

| In re Nicholas J. Wirth and Linda D. Wirth | . Case No. |
|--|------------|
| Debtor(s)                                  | (if known  |

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property  | N<br>o<br>n<br>e |   | feW<br>ntJ | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|---|------------------|---|------------|--|
| 1. Cash on hand.  |                  | Cash<br>Location: In debtor's possession  | J          | \$ 300.00  |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | Bank of America-Checking Account #0053 0463 0469 Location: In debtor's possession                             | J          | \$ 850.00  |
|   |                  | Charter One<br>Checking Account #814443-740-5<br>Location: In debtor's possession                             | J          | \$ 130.00  |
| Security deposits with public utilities, telephone companies, landlords, and others.  |                  | Nicor Budget Account<br>Location: Nicor   | J          | \$ 2,274.85  |
| Household goods and furnishings,<br>including audio, video, and computer<br>equipment.  |                  | Living room furniture, Bedroom furniture, Den furniture, TVs, DVDs, Computer Location: In debtor's possession | J          | \$ 1,950.00  |
| <ol> <li>Books, pictures and other art objects,<br/>antiques, stamp, coin, record, tape,<br/>compact disc, and other collections or<br/>collectibles.</li> </ol>  | X                |   |            |  |
| 6. Wearing apparel.   |                  | Wearing apparel and personal effects<br>Location: In debtor's possession                                      | J          | \$ 500.00  |
| 7. Furs and jewelry.  |                  | His and Her anniversary bands, Anniversary ring Location: In debtor's possession                              | J          | \$ 300.00  |

| In re Nicholas J. | Wirth | and | Linda | D. | Wirth |
|-------------------|-------|-----|-------|----|-------|
|-------------------|-------|-----|-------|----|-------|

Debtor(s)

(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

|  |             | (Continuation Sheet)                                 |                                       |         |  |
|--|-------------|--|---------------------------------------|---------|--|
| Type of Property   | N           | Description and Location of Property                 |                                       |         | Current<br>Value<br>of Debtor's Interest,                    |
|  | o<br>n<br>e |  | Husband<br>Wife<br>Joint<br>Community | W<br>:J | in Property Without Deducting any Secured Claim or Exemption |
| Firearms and sports, photographic, and other hobby equipment.  |             | 12 Guage Shotgun<br>Location: In debtor's possession |                                       | J       | \$ 150.00  |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  |             | Mony- Life Insurance Policy                          |                                       | H       | \$ 2,032.58  |
|  |             | New York Life Insurance                              |                                       | W       | \$ 1,091.83  |
| 10. Annuities. Itemize and name each issuer.   |             | Putnam<br>Location: In debtor's possession           |                                       | J       | \$ 378.00  |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) | x           |  |                                       |         |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  |             | Edward Jones<br>Location: In debtor's possession     |                                       | J       | \$ 44,015.00   |
| Stock and interests in incorporated and unincorporated businesses. Itemize.  | X           |  |                                       |         |  |
| 14. Interests in partnerships or joint ventures. Itemize.  | X           |  |                                       |         |  |
| Government and corporate bonds and other negotiable and non-negotiable instruments.  | X           |  |                                       |         |  |
| 16. Accounts Receivable.   | X           |  |                                       |         |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X           |  |                                       |         |  |
| Other liquidated debts owed to debtor including tax refunds. Give particulars.   | X           |  |                                       |         |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  | X           |  |                                       |         |  |
| Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X           |  |                                       |         |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.   | X           |  |                                       |         |  |
|  |             |  |                                       |         |  |

| In re Nicholas J. | Wirth | and | Linda | D. | Wirth |
|-------------------|-------|-----|-------|----|-------|
|-------------------|-------|-----|-------|----|-------|

| Case | No. |
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|------|-----|

Debtor(s)

(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

| N      | of De                                   |   |   |  |
|--------|---|---|---|--|
| o<br>n |   | WifeW<br>lointJ   | in Property Without  Deducting any  Secured Claim or  Exemption |  |
|        | Comme                                   | IIIIyC  | -   |  |
|        |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
|        | Mileage 121,000                         | J   | \$ 1,875.00   |  |
|        | Mileage 6,000                           | Н   | \$ 4,120.00   |  |
|        | Mileage 55,000                          | J   | \$ 4,125.00   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
| X      |   |   |   |  |
|        | n e X X X X X X X X X X X X X X X X X X | n e Commu  X  X  X  Z  2000 Chevy S-10 Pick-up Truck Mileage 121,000 Location: In debtor's possession  2004 Harley Davidson Motorcycle Mileage 6,000 Location: In debtor's possession  2004 Plymouth Sebring Convertible Mileage 55,000 Location: In debtor's possession  X  X  X  X  X  X  X | n e   |  |

| BEB (Official Form 6) 456,09-75363                  | Doc 1 | Filed 12/01/09 | Entered 12/01/09 10:33:48 | Desc Main |
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| In re Nicholas J. Wirth and Linda D. Wirth | Case No. |          |
|--|----------|----------|
| Debtor(s)                                  |          | if known |

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property   | N<br>o<br>n | Description and Location of Property | Husband-<br>Wife-<br>Joint-<br>Community- | W<br>J | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|-------------|--------------------------------------|---|--------|--|
| 35. Other personal property of any kind not already listed, Itemize  | X           |                                      |   |        |  |
| 35. Other personal property of any kind not already listed. Itemize. | X           |                                      |   |        |  |
|  |             |                                      |   |        |  |

Page <u>4</u> of <u>4</u>

| In  | re | Nicholas | ٠Ţ. | Wirth     | and | Linda  | D.                   | Wirth     |
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| Case I | No. |
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Debtor(s)

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

| Description of Property              | Specify Law<br>Providing each<br>Exemption | Value of<br>Claimed<br>Exemption | Current<br>Value of Property<br>Without Deducting<br>Exemptions |
|--------------------------------------|--|----------------------------------|---|
| 4002 Landings Court, McHenry,        | 735 ILCS 5/12-901                          | \$ 30,000.00                     | \$ 178,300.00   |
| Cash                                 | 735 ILCS 5/12-1001(b)                      | \$ 300.00                        | \$ 300.00   |
| Bank of America-Checking             | 735 ILCS 5/12-1001(b)                      | \$ 850.00                        | \$ 850.00   |
| Charter One                          | 735 ILCS 5/12-1001(b)                      | \$ 130.00                        | \$ 130.00   |
| Household Furnishings                | 735 ILCS 5/12-1001(b)                      | \$ 1,950.00                      | \$ 1,950.00   |
| Wearing apparel                      | 735 ILCS 5/12-1001(a)                      | \$ 500.00                        | \$ 500.00   |
| Jewelry                              | 735 ILCS 5/12-1001(b)                      | \$ 300.00                        | \$ 300.00   |
| Firearms                             | 735 ILCS 5/12-1001(b)                      | \$ 150.00                        | \$ 150.00   |
| Mony                                 | 735 ILCS 5/12-1001(f)                      | \$ 2,032.58                      | \$ 2,032.58   |
| New York Life Insurance              | 735 ILCS 5/12-1001(f)                      | \$ 1,091.83                      | \$ 1,091.83   |
| Putnam                               | 735 ILCS 5/12-1001(b)                      | \$ 0.00                          | \$ 378.00   |
| Edward Jones                         | 735 ILCS 5/12-1006                         | \$ 44,015.00                     | \$ 44,015.00  |
| 2000 Chevy S-10 Pick-up Truck        | 735 ILCS 5/12-1001(c)                      | \$ 675.00                        | \$ 1,875.00   |
| 2004 Plymouth Sebring<br>Convertible | 735 ILCS 5/12-1001(c)                      | \$ 4,125.00                      | \$ 4,125.00   |
|                                      |  |                                  |   |
|                                      |  |                                  |   |

Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 14 of 34

B6D (Official Form 6D) (12/07)

| In reNicholas J. Wirth and Linda D. Wirth | Case No. |            |
|---|----------|------------|
| Debtor(s)                                 | _        | (if known) |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and<br>Mailing Address<br>Including ZIP Code and<br>Account Number<br>(See Instructions Above.) | Co-Debtor | 0<br>V<br>H<br>W-<br>J | rate Claim was Incurred, Nature  f Lien, and Description and Market  alue of Property Subject to Lien  -Husband  -Wife  Joint -Community | Contingent | Unliquidated | Disputed         | Amount of Claim<br>Without<br>Deducting Value<br>of Collateral | Unsecured<br>Portion, If Any |
|---|-----------|------------------------|--|------------|--------------|------------------|--|------------------------------|
| Account No: 3432 Creditor # : 1 Cenlar P.O. Box 211091 Eagan MN 55121   |           | J                      | 03/01/2008 Mortgage 4002 Landings Court, McHenry, IL  Value: \$ 178,300.00   |            |              |                  | \$ 256,798.10  | \$ 78,498.10                 |
| Account No: 4397  Creditor # : 2  Christie Lodge  P.O. Box 1196  47 E. Beaver Creek Blvd.  Avon CO 81620        |           | J                      | 08/2002 Value: \$ 0.00   |            |              |                  | \$ 1,565.40  | \$ 1,565.40                  |
| Account No:   |           |                        | Value:   |            |              |                  |  |                              |
| No continuation sheets attached   | •         |                        | St<br>(Total<br>(Use only o  | of th      | otal         | ge)<br><b>\$</b> | \$ 258,363.50<br>\$ 258,363.50                                 | \$ 80,063.50<br>\$ 80,063.50 |

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (12/01) 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Page 15 of 34 Document

In re Nicholas J. Wirth and Linda D. Wirth

Debtor(s)

Case No.

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on

| or the      | appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of then ne marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." I claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." Claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) |
|-------------|---|
| in th       | Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E e box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.   |
|             | Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts led to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily sumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.   |
|             | Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of a unts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with arily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.   |
| $\boxtimes$ | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
| TYF         | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
|             | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
|             | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
|             | Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  |
|             | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
|             | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
|             | Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).   |
|             | Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|             | Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).   |
|             | Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 16 of 34

B6F (Official Form 6F) (12/07)

| In re Nicholas J. Wirth and Linda D. Wirth | ., | Case No. |            |
|--|----|----------|------------|
| Debtor(s)                                  |    |          | (if known) |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)                 | Co-Debtor | JJ | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|----|--|------------|--------------|----------|-----------------|
| Account No: 4462  Creditor # : 1  Capital One  P.O. Box 6492  Carol Stream IL 60197-6492                          |           | H  | 09/2005<br>consumer purchases  |            |              |          | \$ 2,604.45     |
| Account No: 4408  Creditor # : 2  Capital One  P.O. Box 6492  Carol Stream IL 60197-6492                          |           | W  | 11/2005<br>consumer purchases  |            |              |          | \$ 7,561.10     |
| Account No: 5092  Creditor # : 3 CitiFinancial Bankruptcy Dept. P.O. Box 140069  Irving TX 75014-0069             |           | J  | 03/2007<br>consumer purchases  |            |              |          | \$ 16,609.40    |
| Account No: 337  Creditor # : 4  Discover Card  FMA Alliance, Ltd.  11811 North Freeway/Ste 900  Houston TX 77060 |           | J  | 09/1990<br>consumer purchases  |            |              |          | \$ 10,043.56    |
| 1 continuation sheets attached  |           | 1  | (Use only on last page of the completed Schedule F. Report   |            | Tota         | ıl \$    | \$ 36,818.51    |

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 17 of 34

B6F (Official Form 6F) (12/07) - Cont.

| In re Nicholas J. Wirth | and Linda D. Wirth |
|-------------------------|--------------------|
|-------------------------|--------------------|

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

|  |           |      | (Continuation Sheet)   |            |              |                |                              |
|--|-----------|------|--|------------|--------------|----------------|------------------------------|
| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)                            | Co-Debtor | JJ   | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community  07/2007                 | Contingent | Unliquidated | Disputed       | Amount of Claim \$ 19,601.66 |
| Creditor # : 5<br>Fifth Third Bank<br>P.O. Box 740789<br>Cincinnati OH 45274-0789  |           |      | consumer purchases   |            |              |                |                              |
| Account No: 6669  Creditor # : 6  Fifth Third Bank  P.O. Box 740789  Cincinnati OH 45274-0789                                |           | H    | 08/2006<br>consumer purchases  |            |              |                | \$ 7,209.52                  |
| Account No: 8912  Creditor # : 7  Fifth Third Bank  P.O. Box 740789  Cincinnati OH 45274-0789                                |           | W    | 07/2007<br>consumer purchases  |            |              |                | \$ 16,769.24                 |
| Account No: 3632  Creditor # : 8  Meijer  c/o Genpact Services LLC  P.O. Box 1969  Southgate MI 48195-0969                   |           | J    | 03/2008 consumer purchases Meijer Platinum MasterCard Account Ref # GP100109000217   |            |              |                | \$ 4,228.00                  |
| Account No: 9568  Creditor # : 9  Home Depot Credit Services c/o Northland Group, Inc. P.O. Box 390905  Minneapolis MN 55439 |           | H    | 06/2002<br>Home Improvement<br>Northland Acct. # F36561656   |            |              |                | \$ 2,681.90                  |
| Account No:  |           |      |  |            |              |                |                              |
| Sheet No. 1 of 1 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims                                 | ached t   | o So | chedule of  (Use only on last page of the completed Schedule F. Report als Schedules and, if applicable, on the Statistical Summary of Certain Liabi | on Su      | Tota<br>mma  | al \$<br>ry of | \$ 50,490.32<br>\$ 87,308.83 |

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| n re Nicholas J. Wirth and Linda D. Wirth | / Debtor | Case No. |            |
|---|----------|----------|------------|
|   |          | _        | (if known) |

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address,<br>Including Zip Code, of<br>Other Parties to Lease<br>or Contract. | Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.                       |
|---|--|
| Christie Lodge P.O. Box 1196 47 E. Beaver Creek Blvd. Avon CO 81620                           | Contract Type: Time share contract/lease Terms: Beginning date:7/2/1985 Debtor's Interest: Purchaser Description: Original Contract Paid On going Timeshare Dues @ approx. \$61./mo Buyout Option: |
|   |  |

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| In re Nicholas J. Wirth and Linda D. Wirth | / Debtor | Case No. |            |
|--|----------|----------|------------|
|  |          | _        | (if known) |

### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
|                              |                              |
|                              |                              |
|                              |                              |
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| BEL (Official Form 61) CASE 09-75363 | Doc 1 | Filed 12/01/09 | Entered 12/01/09 10:33:48 | Desc Main |
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| In re Nicholas J. Wirth and Linda D. Wirth | <br>, | Case No. |            |
|--|-------|----------|------------|
| Debtor(s)                                  |       |          | (if known) |

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital  | DEPENDENTS OF D  | EBTOR AND SP | OUSE  |         |                                  |
|---|--|--------------|---|---------|----------------------------------|
| Status:<br><b>Married</b>   | RELATIONSHIP(S):   |              | AGE(S):                                     |         |                                  |
| EMPLOYMENT:   | DEBTOR   |              | SPO   | USE     |                                  |
| Occupation  | Retired  | Bakery       | Clerk                                       |         | -                                |
| Name of Employer  |  | Jewel        | Food Stores                                 |         |                                  |
| How Long Employed   |  | 5 year       | s   |         |                                  |
| Address of Employer   |  | Suite        | Grandview Road<br>1<br>ix AZ 85023          | i       |                                  |
| INCOME: (Estimate of ave  | erage or projected monthly income at time case filed)                                      | <u>.</u>     | DEBTOR                                      |         | SPOUSE                           |
| Monthly gross wages, sa     Estimate monthly overting   | alary, and commissions (Prorate if not paid monthly)                                       | \$<br>\$     | 0.00<br>0.00                                |         | 501.60<br>0.00                   |
| SUBTOTAL  | ille   | \$           | 0.00  |         | 501.60                           |
| 4. LESS PAYROLL DEDU a. Payroll taxes and sc b. Insurance c. Union dues d. Other (Specify):   | ocial security   | \$\$\$\$     | 0.00<br>0.00<br>0.00<br>0.00                | \$      | 46.76<br>73.44<br>32.04<br>15.04 |
| 5. SUBTOTAL OF PAYRO  | DLL DEDUCTIONS   | \$           | 0.00  | \$      | 167.28                           |
| 6. TOTAL NET MONTHLY  | / TAKE HOME PAY  | \$           | 0.00  | \$      | 334.32                           |
| 8. Income from real proper 9. Interest and dividends 10. Alimony, maintenance of dependents listed above  | or support payments payable to the debtor for the debtor's use or that                     | 9999         | 0.00<br>0.00<br>0.00<br>0.00                | \$      | 0.00<br>0.00<br>0.00<br>0.00     |
| <ul><li>11. Social security or gove<br/>(Specify): Social S</li><li>12. Pension or retirement</li><li>13. Other monthly income<br/>(Specify):</li></ul> | Security Disability  | \$<br>\$     | 2,104.00<br>1,807.48                        | \$      | 0.00<br>455.07<br>0.00           |
| (ороспу).   |  | Ψ            | 0.00  | Ψ       |                                  |
| 14. SUBTOTAL OF LINES   | 3 7 THROUGH 13   | \$           | 3,911.48                                    |         | 455.07                           |
| 15. AVERAGE MONTHLY   | INCOME (Add amounts shown on lines 6 and 14)   | \$           | 3,911.48                                    | \$      | 789.39                           |
|   | E MONTHLY INCOME: (Combine column totals only one debtor repeat total reported on line 15) | , ,          | also on Summary of Sical Summary of Certain | chedule |                                  |
| from line 15; if there is o   |  | Statisti     | also on Summary of Cer                      | taiı    | f Schedule<br>tain Liabilit      |

| In re Nicholas J. Wirth and Linda D. Wirth | , Case No. |            |
|--|------------|------------|
| Debtor(s)                                  | _          | (if known) |

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| -1   |     |          |
|--|-----|----------|
| Rent or home mortgage payment (include lot rented for mobile home)   | \$  | 2,449.00 |
| a. Are real estate taxes included? Yes 🛛 No 🔲  |     |          |
| b. Is property insurance included? Yes 🛛 No 🗌  |     |          |
| 2. Utilities: a. Electricity and heating fuel  | \$  | 175.00   |
| b. Water and sewer   | \$  | 50.00    |
| c.Telephone<br>d.Other   | \$  | 131.00   |
| Other  | \$  | 200.00   |
| Otilei   | .\$ | 0.00     |
|  |     |          |
| 3. Home maintenance (repairs and upkeep)   | \$  |          |
| 4. Food  | \$  | 550.00   |
| 5. Clothing  | \$  | 25.00    |
| 6. Laundry and dry cleaning  | \$  | 20.00    |
| 7. Medical and dental expenses   |     | 155.00   |
| 8. Transportation (not including car payments)   | \$  | 220.00   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  |     | 150.00   |
| 10. Charitable contributions   | \$  | 10.00    |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  |     | 40.00    |
| a. Homeowner's or renter's   | \$  | 42.00    |
| b. Life  | \$  | 100.00   |
| c. Health  | \$  | 320.00   |
| d. Auto  | \$  | 125.00   |
| e. Other   |     | 0.00     |
| Other  | \$  | 0.00     |
|  |     |          |
| 12. Taxes (not deducted from wages or included in home mortgage)   |     |          |
| (Specify)  | \$  | 0.00     |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)                                 |     |          |
| a. Auto  | \$  | 0.00     |
| b. Other:  | \$  | 0.00     |
| c. Other:  | \$  | 0.00     |
|  |     |          |
| 14. Alimony, maintenance, and support paid to others   | \$  | 0.00     |
| 15. Payments for support of additional dependents not living at your home  | \$  | 0.00     |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   |     | 0.00     |
| 17. Other:   | \$  | 0.00     |
| Other:   | \$  | 0.00     |
|  |     | 0.00     |
| 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules   | \$  | 4,797.00 |
| and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)   |     |          |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: |     |          |
|  |     |          |
| 20. STATEMENT OF MONTHLY NET INCOME  |     |          |
| a. Average monthly income from Line 16 of Schedule I   | \$  | 4,700.87 |
| b. Average monthly expenses from Line 18 above   | \$  | 4,797.00 |
| c. Monthly net income (a. minus b.)  | \$  | (96.13)  |
| ,  | , T |          |
|  |     |          |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In re Nicholas J. Wirth and Linda D. Wirth |          | Case No. |   |
|--|----------|----------|---|
|  |          | Chapter  | 7 |
|  | / Debtor |          |   |

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | Attached<br>(Yes/No) | No. of<br>Sheets | ASSETS           | LIABILITIES      | OTHER          |
|---|----------------------|------------------|------------------|------------------|----------------|
| A-Real Property   | Yes                  | 1                | \$<br>178,300.00 |                  |                |
| B-Personal Property   | Yes                  | 4                | \$<br>64,092.26  |                  |                |
| C-Property Claimed as<br>Exempt   | Yes                  | 1                |                  |                  |                |
| D-Creditors Holding Secured<br>Claims   | Yes                  | 1                |                  | \$<br>258,363.50 |                |
| E-Creditors Holding<br>Unsecured Priority Claims<br>(Total of Claims on Schedule E) | Yes                  | 1                |                  | \$<br>0.00       |                |
| F-Creditors Holding<br>Unsecured Nonpriority Claims                                 | Yes                  | 2                |                  | \$<br>87,308.83  |                |
| G-Executory Contracts and<br>Unexpired Leases                                       | Yes                  | 1                |                  |                  |                |
| H-Codebtors   | Yes                  | 1                |                  |                  |                |
| I-Current Income of Individual Debtor(s)  | Yes                  | 1                |                  |                  | \$<br>4,700.87 |
| J-Current Expenditures of Individual Debtor(s)                                      | Yes                  | 1                |                  |                  | \$<br>4,797.00 |
| ТОТ   | AL                   | 14               | \$<br>242,392.26 | \$<br>345,672.33 |                |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In re Nicholas J. Wirth and Linda D. Wirth | Case No.<br>Chapter 7 |  |
|--|-----------------------|--|
|  |                       |  |
|  | / Debtor              |  |

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount       |
|---|--------------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00      |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00      |
| Student Loan Obligations (from Schedule F)  | \$ 0.00      |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on                              | \$ 0.00      |
| Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                | \$ 0.00      |
| Т   | OTAL \$ 0.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | \$ 4,700.87 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18)  | \$ 4,797.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$ 2,953.04 |

#### State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ 80,063.50  |
|--|---------|---------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |               |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$ 0.00       |
| 4. Total from Schedule F   |         | \$ 87,308.83  |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$ 167,372.33 |

Document

Page 24 of 34

Case No. In re Nicholas J. Wirth and Linda D. Wirth (if known) Debtor

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

| I declare under penalty of perjury correct to the best of my knowled | that I have read the foregoing summary and schedules, consisting of ge, information and belief. | sheets, and that they are true and |
|--|---|------------------------------------|
| Date:  | Signature /s/ Nicholas J. Wirth Nicholas J. Wirth   |                                    |
| Date:  | Signature /s/ Linda D. Wirth Linda D. Wirth   |                                    |
|  | [If joint case, both spouses must sign.]  |                                    |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main

# Document Page 25 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:Nicholas J. Wirth and
Linda D. Wirth

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5,740.17 Last Year:\$36,935.00 Year before:\$62,830.15 2009 -Chicago Regional Carpenters Pension Fund, State Universities Retirement System, Jewel Food Stores, Social Security Disability (began April, 2009)

2008 - Chicago Regional Carpenters Pension Fund, State Universities Retirement System, Jewel Food Stores, Romanos Tile Company, Inc.

2007 - Romanos Tile Company, Inc., Jewel Food Stores

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 26 of 34

AMOUNT SOURCE

Year to date:\$45,245.77 Last Year:\$52,614.00 Year before: 2009, Chicago Regional Carpenters Pension Fund, State Universities Retirement System, Social Security Disability (began April, 2009)
2008, Chicago Regional Carpenters Pension Fund, State Universities Retirement System, Putnam Annuity

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF |             | AMOUNT       |
|------------------------------|----------|-------------|--------------|
|                              | PAYMENTS | AMOUNT PAID | STILL OWING  |
| Creditor:Cenlar              | 10/01/09 | \$2,450.00  | \$257,103.48 |
| Address:P.O. Box 211091      | 11/03/09 | \$2,450.00  |              |
| Eagan, MN 55121              | 12/01/09 | \$2,450.00  |              |

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 27 of 34

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Laurence A. Wilbrandt

Address:

Date of Payment:03/02/2009 \$1,500.00 11/30/2009 \$800.00

65 S. Virginia Street

Payor: Nicholas J. Wirth

Crystal Lake, IL 60014

Payee:Consumer Credit
Counseling Serv.

Address: 400 Russell Court Woodstock, IL 60098

Date of Payment:10/08/09 \$75.00 Payor: Nicholas & Linda

Wirth

#### 10. Other transfers

None

None

 $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR

NAME AND ADDRESS OF INSTITUTION

DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE
OF SALE OR CLOSING

Institution:Bank of America Address:P.O. Box 25118 Tampa, FL 33622-5118 Account Type and No.:Money Market #002916507116

\$10,021.03 01/14/2009

Final Balance:\$10,021.03

Institution:Putnam Investments Address: Account Type and No.: Annuity (Rolled over into IRA) Final Balance: \$30.977.00 \$30,977.00 11/01/2008

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Form 7 (12/07) Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 29 of 34

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\boxtimes$ 

| Form 7 (12/07) | Case 09-75363 | Doc 1 | Filed 12/01/09 | Entered 12/01/09 10:33:48 | Desc Main |
|----------------|---------------|-------|----------------|---------------------------|-----------|
| (12/01)        |               |       | Document       | Page 30 of 34             |           |

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | Signature/s/ Nicholas J. Wirth |  |
|------|--------------------------------|--|
|      | of Debtor                      |  |
| Date | Signature /s/ Linda D. Wirth   |  |
|      | of Joint Debtor                |  |
|      | (if any)                       |  |

B 8 (Official Form 8) (Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 31 of 34

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| nre Nicholas J. Wirth and Linda D.   | Wirth   | Case No.<br>Chapter 7                                    |
|--|---|--|
|  | / Debtor  |  |
| CHAPTER 7 STA  | TEMENT OF INTENTION - HUSBAI  | ND'S DEBTS   |
| Part A - Debts Secured by property of the estate. (P Attach additional pages if necessary.)        | art A must be completed for EACH debt which is secure                               | d by property of the estate.                             |
| roperty No.  | Describe Brownsto Consui  | ww.Dalata  |
| Creditor's Name :<br>None  | Describe Property Securi  | ng Debt :  |
| Property will be (check one) :   |   |  |
| ☐ Surrendered ☐ Retained   |   |  |
| f retaining the property, I intend to (check at least one) :                                       |   |  |
| Redeem the property  |   |  |
| Reaffirm the debt  |   |  |
| Other. Explain   | (for e  | example, avoid lien using 11 U.S.C § 522 (f)).           |
| Property is (check one) :  | (10.0   | (///.  |
| Claimed as exempt  Not claimed as e  | exempt  |  |
| Part B - Personal property subject to unexpired lease additional pages if necessary.)              | es. (All three columns of Part B must be completed for ea                           | ach unexpired lease. Attach                              |
| operty No.   |   |  |
| essor's Name: None   | Describe Leased Property:   | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): |
|  |   | ☐ Yes ☐ No   |
| I declare under penalty of perjury that the above and/or personal property subject to an unexpired | Signature of Debtor(s) indicates my intention as to any property of my est I lease. | ate securing a debt                                      |
| ate:   | Debtor: /s/ Nicholas J. Wirth   |  |

B 8 (Official Form 8) (Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 32 of 34

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| n re Nicholas J. Wirth and Linda D.   | Case No.<br>Chapter 7   |  |                 |  |
|---|---|--|-----------------|--|
|   | / D   | ebtor                                  |                 |  |
| Part A - Debts Secured by property of the estate. (P Attach additional pages if necessary.)   | TATEMENT OF INTENTION - Vart A must be completed for EACH debt which is |  |                 |  |
| Property No.  |   |  |                 |  |
| Creditor's Name : None  | Describe Property S   | Securing Debt :                        |                 |  |
| Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain Property is (check one):  Claimed as exempt Not claimed as exempt | exempt  | (for example, avoid lien using 11 U.S  | S.C § 522 (f)). |  |
| Part B - Personal property subject to unexpired lease additional pages if necessary.)   | es. (All three columns of Part B must be complete                       | ed for each unexpired lease. Attach    |                 |  |
| Lessor's Name: None   | Describe Leased Property:   | Lease will be pursuant to 1 365(p)(2): |                 |  |
| I declare under penalty of perjury that the above<br>and/or personal property subject to an unexpired<br>Date:  |   | my estate securing a debt              |                 |  |

B 8 (Official Form 8) (Case 09-75363 Doc 1 Filed 12/01/09 Entered 12/01/09 10:33:48 Desc Main Document Page 33 of 34

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In re Nicholas J. Wirth and Linda D. Wirth   | Case No.<br>Chapter 7  |  |
|--|--|--|
|  | Chapter 7  | ,  |
|  |  |  |
|  | / Debtor   |  |
|  |  |  |
| CHAPTER 7 STATEM   | MENT OF INTENTION - JOINT DEBTS  | 3  |
| Part A - Debts Secured by property of the estate. (Part A must<br>Attach additional pages if necessary.)   | be completed for EACH debt which is secured by property of                   | f the estate.  |
| Property No. 1   |  |  |
| Creditor's Name :  | Describe Property Securing Debt :  |  |
| Cenlar   | 4002 Landings Court, McHenr  | y, IL  |
|  |  |  |
| Property will be (check one) :  Surrendered Retained   |  |  |
| If retaining the property, I intend to (check at least one):   |  |  |
| Redeem the property  |  |  |
| Reaffirm the debt  |  |  |
| Other. Explain   | (for example, avoid  | ien using 11 U.S.C § 522 (f)).                           |
| Property is (check one) :  |  |  |
| ☐ Not claimed as exempt  |  |  |
| Part B - Personal property subject to unexpired leases. (All three additional pages if necessary.)   | ee columns of Part B must be completed for each unexpired l                  | ease. Attach   |
| Property No.   |  |  |
| Lessor's Name: Description Des | ibe Leased Property:   | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): |
|  |  | ☐ Yes ☐ No   |
|  |  |  |
| Significant Signif | gnature of Debtor(s) my intention as to any property of my estate securing a | a debt   |
|  | /s/ Nicholas J. Wirth  |  |
|  |  |  |
| Date: Joint Deb  | otor: <u>/s/ Linda D. Wirth</u>  |  |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In re nicholas J. Wirth and                | Case No.<br>Chapter <i>7</i> |
|--|------------------------------|
| Linda D. Wirth                             |                              |
|  | / Debtor                     |
| Attorney for Debtor: Laurence A. Wilbrandt |                              |

## **STATEMENT PURSUANT TO RULE 2016(B)**

| The undersigned, | pursuant to | Rule | 2016(b). | Bankrun | otcv | Rules. | states | that: |
|------------------|-------------|------|----------|---------|------|--------|--------|-------|
|                  |             |      |          |         |      |        |        |       |

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X/s/ Laurence A. Wilbrandt
Attorney for Petitioner: Laurence A. Wilbrandt
Laurence A. Wilbrandt, Ltd.
65 S. Virginia Street
Crystal Lake IL 60014

815-459-2721 r.wilbrandt@sbcglobalnet